

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

IN RE: STEVEN THOMAS CRUMBACHER  
LAURA LYNN CRUMBACHER  
2284 MARIBETH PL  
GROVE CITY, OH 43123

Case No: 08-59297

Chapter 13

Judge: C KATHRYN PRESTON

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**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY**

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The above case having been COMPLETED on February 28, 2014. the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Frank M. Pees

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FRANK M. PEES TRUSTEE  
130 E WILSON BRIDGE RD #200  
WORTHINGTON, OH 43085-6300  
(614)436-6700

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The Case was commenced on September 30, 2008.

The plan was confirmed on February 09, 2009.

The Case was concluded on February 28, 2014.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 139,276.30

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 18.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	AMOUNT PAID INTEREST	BALANCE DUE
American Medical Collection Agency 00050 Secured-HHG	0.00	0.00	0.00	0.00
Ameripath Cleveland 00007 Unsecured	Not filed	0.00	0.00	0.00
AT&T BANKRUPTCY 00008 Unsecured	Not filed	0.00	0.00	0.00
Attorney General - Rev Rec 00010 Unsecured	Not filed	0.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00006 Priority	275.94	275.94	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00049 Unsecured	286.93	286.93	0.00	0.00
Cashcall Inc 00012 Unsecured	468.56	468.56	0.00	0.00
Check N Go 00014 Unsecured	Not filed	0.00	0.00	0.00
Check N Go 00015 Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER		AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
Checkland 00016	Unsecured	Not filed	0.00	0.00	0.00
Checksmart 00017	Unsecured	Not filed	0.00	0.00	0.00
Citifinancial 00018	Unsecured	128.80	128.80	0.00	0.00
Citimortgage Inc 00003	Pre-Pet MTG Arrears	18,688.92	18,688.92	0.00	0.00
Citimortgage Inc 00002	Mortgage	Continuing	76,758.56	0.00	0.00
DFS SERVICES LLC 00020	Unsecured	702.11	702.11	0.00	0.00
Direct Loan 00019	Unsecured	Not filed	0.00	0.00	0.00
Drs Anesthesia Services 00021	Unsecured	Not filed	0.00	0.00	0.00
eCAST SETTLEMENT CORPORATION 00011	Unsecured	156.29	156.29	0.00	0.00
FDS BANK/MACYS 00027	Unsecured	178.09	178.09	0.00	0.00
FRANCIS APPRAISAL GROUP 00043	Appraiser	290.00	290.00	0.00	0.00
GM CARD 00022	Unsecured	Not filed	0.00	0.00	0.00
HomeReach 00023	Unsecured	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00044	Unsecured	2,147.35	2,147.35	0.00	0.00
INTERNAL REVENUE SERVICE 00005	Priority	4,291.47	4,291.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC 00013	Unsecured	133.88	133.88	0.00	0.00
Just Smiles 00024	Unsecured	Not filed	0.00	0.00	0.00
Knightsbridge Surgery Center 00025	Unsecured	Not filed	0.00	0.00	0.00
LABCORP 00026	Unsecured	Not filed	0.00	0.00	0.00
LAURA LYNN CRUMBACHER 00000	Debtor Refund	0.00	0.00	0.00	0.00
MaternOhio 00028	Unsecured	Not filed	0.00	0.00	0.00
MCI 00029	Unsecured	Not filed	0.00	0.00	0.00
MCI Long Distance 00030	Unsecured	Not filed	0.00	0.00	0.00
Mid Ohio Dermatology Inc 00031	Unsecured	18.47	18.47	0.00	0.00
MID OHIO EMERGENCY SERVICES 00051	Unsecured	Not filed	0.00	0.00	0.00
MIDWEST PHYSICIANS ANESTHESIA 00032	Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
NATIONAL CHECK CASHERS 00033 Unsecured	Not filed	0.00	0.00	0.00
National City Bank 00034 Unsecured	Not filed	0.00	0.00	0.00
NOBILE & THOMPSON 00045 Administrative Priority	36.00	36.00	0.00	0.00
Ohio Surgery Center 00035 Unsecured	Not filed	0.00	0.00	0.00
OhioHealth Business Office 00036 Unsecured	Not filed	0.00	0.00	0.00
Ortho & Neuro Consultants 00037 Unsecured	Not filed	0.00	0.00	0.00
Paraskos, Teteris Diaz MD 00038 Unsecured	Not filed	0.00	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00047 Unsecured	56.95	56.95	0.00	0.00
Premier Anesthesiologists Ltd 00039 Unsecured	Not filed	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES 00046 Unsecured	18.81	18.81	0.00	0.00
SANTANDER CONSUMER USA 00001 Secured-506	9,299.23	9,299.23	645.07	0.00
Southfield Village HOA 00040 Unsecured	Not filed	0.00	0.00	0.00
STEVEN THOMAS CRUMBACHER 00000 Debtor Refund	0.00	5,879.61	0.00	0.00
U.S. Department of Education 00041 Unsecured	2,820.42	2,820.42	0.00	0.00
University Otolaryngologists 00042 Unsecured	Not filed	0.00	0.00	0.00
US DEPT OF EDUCATION 00048 Unsecured	10,999.55	10,999.55	0.00	0.00
US DEPT OF HUD C/O DEVAL LLC 00004 Secured	Paid outside	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC 00009 Unsecured	75.87	75.87	0.00	0.00
Previously refunded during pendency of case	5,879.61	5,879.61		
Debtor refund to be issued upon the approval of the Final Report and Account	2,593.16	2,593.16		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	27,988.15	4,893.41	101,067.01	0.00	8,472.77	142,421.34
PRIN PAID	27,988.15	4,893.41	18,192.08	76,758.56	8,472.77	136,304.97
INT PAID	645.07	0.00	0.00	0.00		645.07
TOTAL PAID:						136,950.04

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
MATTHEW J THOMPSON ESQ	2,600.00	2,600.00

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COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
5,512.27	0.00	93.60	5,605.87

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Dated: 03/12/2014

/s/ Frank M. Pees

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**CERTIFICATION AND OPPORTUNITY TO OBJECT**

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

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**CERTIFICATE OF SERVICE**

I hereby certify that on March 12, 2014, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee  
Frank M. Pees  
MATTHEW J THOMPSON ESQ

and on the following by **ordinary U.S. Mail** addressed to:

STEVEN THOMAS CRUMBACHER  
LAURA LYNN CRUMBACHER  
2284 MARIBETH PL  
GROVE CITY, OH 43123

**See Creditor Matrix**  
**All Creditors and Parties in Interest**

CitiMortgage, Inc. , 000000000	Cash Call 1600 S Douglass Rd Anaheim, CA 928060000	Drs Anesthesia Services Dept. L2312 Columbus, OH 432602312
PRA Receivables Management LLC POB 41067 Norfolk, VA 235410000	Check N Go 1294 Bethel Rd. Columbus, OH 432200000	Elite Recovery Services 255 Great Arrow Ave. 2nd Flr &#035;15 Buffalo, NY 142070000
US Department of Housing & Urban Development c/o Deval LLC 1255 Corporate Drive &#035;300 Irving, TX 750380000	Check N Go c/o First Bank of Delaware 1000 Rocky Run Pkwy Wilmington, DE 198030000	Francis Appraisal Group 4801 Overcreek Place Powell, OH 430650000
Vativ Recovery Solutions, LLC Vativ Recovery Solutions LLC PO Box 40728 Houston, TX 772400728	Check into Cash 5017 Olentangy River Rd. Columbus, OH 432140000	Francis Appraisal Group 4801 Overcreek Place Powell, OH 430658090
AT&T Bankruptcy 175 E. Houston St. &#035;100 San Antonio, TX 782580000	Checkland 3407 McDowell Rd. Grove City, OH 431230000	GM Card PO Box 80082 Salinas, CA 939120082
AT&T Wireless Palisades Collections LLC Vativ Recovery Solutions, LLC, dba SMC PO BOX 40728 Houston, TX 772400728	Checksmart 170 N. Wilson Rd. Columbus, OH 432040000	HomeReach 7708 Green Meadows Dr. Ste D Lewis Center, OH 430350000
American Medical Collection Agency 2269 South Saw Mill River Road Building 3 Elmsford, NY 105230000	CitiFinancial Auto Corporation P.O. Box 182287 Columbus, OH 432180000	Internal Revenue Service ATTN: Special Procedures PO Box 21126 Philadelphia, PA 191140000
Ameripath Cleveland PO Box 830913 Birmingham, AL 352830913	CitiMortgage, Inc. 1000 Technology Dr. O&#039;Fallon, MO 633040000	Internal Revenue Service PO BOX 21126 Philadelphia, PA 191140000
Anne Szablewski 2125 Dry Ridge Rd. Grove City, OH 431230000	Citifinancial c/o Complete Credit Solutions 2921 Brown Trail &#035;100 Bedford, TX 760210000	Internal Revenue Service POB 21126 Philadelphia, PA 191140000
Asst US Trustee (Col) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 432150000	Citifinancial Auto PO Box 9575 Coppell, TX 750199575	Jefferson Capital Systems LLC PO BOX 7999 SAINT CLOUD, MN 563029617
Attorney General - Rev Rec ATTN: Bankruptcy Staff 150 E. Gay Street, 21st Floor Columbus, OH 432150000	Citimortgage PO Box 9438 Gaithersburg, MD 208989438	Just Smiles 2549 Hilliard Rome Rd. Hilliard, OH 430260000
CCS Inc. 23220 Chagrin Blvd. &#035;400 Cleveland, OH 441220000	Dept of Housing and Urban Development 451 7th Street S.W. Washington, DC 204100000	Knightsbridge Surgery Center PO Box 632760 Cincinnati, OH 452632760
Capital One PO Box 30285 SLC, UT 841300285	Discover PO Box 3025 New Albany, OH 430543025	LVNV Funding LLC Resurgent Capital Services PO Box 10587 Greenville, SC 296030587
	Discover Bank DFS Services LLC PO Box 3025 New Albany, OH 430543025	LabCorp PO Box 2240 Burlington, NC 272160000

MCI c/o Park Dansan 113 W. 3rd Ave. PO Box 248 Gastonia, NC 280530248	Ohio Department of Taxation Bankruptcy Division P.O. Box 530 Columbus, OH 432160000	U.S. Department of Education PO Box 530260 Atlanta, GA 303530000
MCI Long Distance c/o Resurgent Capital Services PO Box 10587 Greenville, SC 296030587	Ohio Dept. of Taxation ATTN: Bankruptcy Division PO Box 530 Columbus, OH 432660030	U.S. District Attorney 303 Marconi, 2nd Floor Columbus, OH 432150000
Macy's PO Box 183083 Columbus, OH 432183083	Ohio Surgery Center 930 Bethel Rd. Columbus, OH 432141906	US Department of Education P O Box 13328 Richmond, VA 232250000
Macys Retail Holdings, Inc. TSYS DEBT MGMT., INC. PO BOX 137 COLUMBUS, GA 319020137	OhioHealth Business Office 5350 Frantz Rd. Dublin, OH 430164259	US Dept of Education Direct Loan Servicing Center PO Box 5609 Greenville, TX 754035609
MaternOhio PO Box 712353 Cincinnati, OH 452712353	Ortho & Neuro Consultants 70 S. Cleveland Ave. Westerville, OH 430810000	US Dept of HUD c/o Miisha Kennedy Morris-Griffin corp 2488 E 81ST ST STE 700 TULSA, OK 741370000
Mid Ohio Dermatology c/o David Dachner 2369 E Main St Columbus, OH 432090000	Paraskos, Teteris Diaz MD PO Box 711344 Cincinnati, OH 452711344	Univeristy Otolaryngologists PO Box 951601 Cleveland, OH 441930018
Mid-Ohio Emergency Services Akron Billing Center 2620 Ridgewood Rd &#035;300 Akron, OH 443133527	Portfolio Recovery Associates, LLC. P.O. Box 41067 Norfolk, VA 235410000	eCAST Settlement Corporation Capital One Bank POB 35480 Newark, NJ 071935480
Midwest Physicians Anesthesia PO Box 633478 Columbus, OH 432280000	Premier Anesthesiologists Ltd PO Box 14845 Columbus, OH 432140845	Frank M Pees 130 East Wilson Bridge Road Suite 200 Worthington, OH 430850000
NCO Financial 1804 Washington Blvd Mailstop 450, Dept 03 Baltimore, MD 212300000	Reimer & Lorber Co., LPA PO Box 968 2450 Edison Blvd Twinsburg, OH 440870000	Laura Lynn Crumbacher 2284 Maribeth Pl. Grove City, OH 431230000
National Check Cashers PO Box 340315 Columbus, OH 432340315	Southfield Village HOA c/o PSAM PO Box 395 Grove City, OH 431230000	Matthew J Thompson Nobile & Thompson Co., L.P.A. 4876 Cemetery Road Hilliard, OH 430260000
National City Bank ATTN: Bankruptcy Dept. PO Box 94982 Cleveland, OH 441010000	Tate & Kirlin Associates 2810 Southampton Rd. Philadelphia, PA 191540000	Steven Thomas Crumbacher 2284 Maribeth Pl. Grove City, OH 431230000
National Enterprise Systems 29125 Solon Rd. Solon, OH 441390000	Teresa Szablewski 845 Township Rd. 1172 Tiffin, OH 448830000	
Nobile & Thompson Co, LPA 4511 Cemetery Rd. Suite B Hilliard, OH 430260000	Tom Landis Esq. 3325 Street Rd. &#035;220 Bensalem, PA 190200000	
	U.S. Attorney General Main Justice Bldg Rm 5111 10th & Constitution Ave NW Washington, 205300000	